

FREEDOM MORTGAGE
1288 Route 73 South Suite 400
Mount Laurel, NJ 08054

Phone: (800) 220-3333
Fax: (856) 222-4294

Broker Agreement

This agreement is entered into in the State of Illinois, this 18th day of June, 2001, between Freedom Mortgage Corporation, hereinafter referred to as "Freedom Mortgage", and Barnham Mortgage, hereinafter referred to as "Broker".

Whereas, Broker wishes from time to time to sell and Freedom Mortgage wishes from time to time to buy all of Broker's rights, title and interest in and to certain Promissory Notes secured by a first or second lien on residential real property provided certain conventional mortgages conform to Freedom Mortgage's underwriting standards.

Whereas, the parties wish to establish a non-exclusive relationship between and for the benefit of Freedom Mortgage and Broker. Broker will submit to Freedom Mortgage, on behalf of Broker's real property secured loan applications, hereinafter referred to as "Applicants" complete loan application packages for review and underwriting.

Now therefore, in consideration of promises, covenants, and agreements hereinafter contained, the parties agree as follows:

1. General Broker Responsibilities

Broker shall perform all of the following items at Broker's sole expense and agrees to these conditions in addition to the other promises, representations and covenants contained herein:

- A. Submit to Freedom Mortgage completed loan application packages for applicants under such programs, procedures, and schedules as Freedom Mortgage periodically may establish.
- B. Furnish Freedom Mortgage applicant credit, financial and other information as Freedom Mortgage may require.
- C. Provide such information as Freedom Mortgage may reasonably request to assist Freedom Mortgage in marketing the loans to secondary markets.
- D. Perform such other services, as Freedom Mortgage shall require to close loans.
- E. Broker acknowledges that the content of loan packages submitted to Freedom Mortgage immediately become the property of Freedom Mortgage, and all information contained therein may be subject to Freedom Mortgage independent verification.
- F. Broker agrees to comply with all applicable local, state and federal laws, including but not limited to, Real Estate Settlement Procedures Act, the Equal Credit Opportunity Act, the Truth in Lending Act, the Fair Credit Reporting Act and any other governmental regulatory agent requirements relevant to brokerage of real property secured loan applications.

2. Broker Warranties

Broker represents and warrants to Freedom Mortgage both at the time any loan package is submitted to Freedom Mortgage, and at the time that any loan is funded and closed, that:

- A. None of the statements or information contained in any loan package will contain any untrue or erroneous statement or admission of a material fact which would, in any way, affect Freedom Mortgage's loan application review and approval. Broker understands that by making the warranty contained in this paragraph, it is warranting the accuracy of all information contained in any loan package submitted to Freedom Mortgage.
- B. Broker is duly licensed Real Estate Broker or licensed to do business in the state(s) of Illinois, and possesses and agrees to maintain as valid, all necessary licenses, permits, and authority to engage in activities contemplated by this Agreement.
- C. Unless disclosed to Freedom Mortgage in writing before the funding of any loan, broker shall not receive any direct or indirect payment from any third party with respect to the loan, including without limitation, payment involving escrow, appraisal or sale, and Broker shall have no direct or indirect ownership in any property acting as security for the loan being reviewed by Freedom Mortgage for purposes of purchase.
- D. Broker, if it is a corporation, is duly organized, validly existing and in good standing under appropriate state laws, and has full power and authority to own its assets and carry on its business as it is now being conducted and is duly qualified to transact business as a foreign corporation in all states where such qualification is required.
- E. All real estate appraisals made in connection with each loan shall have been performed in accordance with Freedom Mortgage's Underwriting Guidelines and with industry standards in the appraising industry in areas where the appraised property is located. Furthermore, a Freedom Mortgage approved appraiser must perform all appraisals.
- F. That all loan applications submitted to Freedom Mortgage will be originated as prepared by trained, licensed as necessary, employees of Broker, competent in all aspects of mortgage lending activities and will be properly originated, prepared and completed in accordance with the procedures and guidelines of Freedom Mortgage, which shall be known to Broker. Further, Broker agrees to deliver to Freedom Mortgage any and all exhibits or documents contained or prepared by the Broker in connection with each loan submitted.
- G. That Broker has the requisite authority and capacity to enter into the Agreement.

EXHIBIT P-1

H. That Broker shall not accept any undisclosed Brokers fees for Broker services, appraisal services, or compensation as a participant, either directly or indirectly, in a loan transaction submitted to Freedom Mortgage.

I. The Broker further warrants that it will not solicit Mortgagor(s) or mortgage portfolios for any financial services, financial products or refinances for mortgage loans purchased or closed by Freedom Mortgage for a period of one year from the date of settlement.

3. Broker Independent Contractor:

Broker acknowledges that nothing in this agreement shall be construed to create a joint venture between Broker and Freedom Mortgage. In addition, nothing in this Agreement shall be construed to make a Broker a partner, agent, representative, or employee of Freedom Mortgage, and Broker shall not hold itself out as such. Broker may not use Freedom Mortgage's name in any advertising medium. Broker agrees that it shall conduct any and all business activities with Freedom Mortgage in the capacity of an independent contractor. As an independent contractor to Freedom Mortgage, Broker shall determine the method, details and means of performing all services described within this Agreement.

4. Indemnification of Freedom Mortgage

As additional consideration to Freedom Mortgage entering into this contract with Broker, Broker shall indemnify and hold Freedom Mortgage and directors, officers, agents, attorneys, employees, successors and assigns harmless from and against and shall reimburse the same with respect to, any and all loss, damage, liability, cost and expenses, including reasonable attorney's fees, incurred by reason of, or arising out of, or in connection with, whether the result of negligence or intentional conduct or otherwise, as follows:

1. Any breach of any representation or warranty contained in this entire Agreement.
2. Broker's failure to perform any obligation hereunder; and
3. Any claim by an applicant resulting from Freedom Mortgage's failure or refusal to fund a loan.

Without limiting the generality of the foregoing, Broker's indemnity shall extend to all repurchase demand of any third party to which Freedom Mortgage has sold any loan.

5. Freedom Mortgage has Sole Discretion to Approve Loans

Loan approval shall be within Freedom Mortgage's sole discretion. Broker shall not represent that Freedom Mortgage has approved or will approve any loan until Broker is so informed by Freedom Mortgage in writing. Loans shall close in the name of Freedom Mortgage and Freedom Mortgage shall appear on the Promissory Note and beneficiary. In the event that a loan application is denied, Freedom Mortgage shall cause to be delivered to Broker a statement of credit denial, termination or change. Broker agrees to inform applicant of the adverse action on the loan application in accordance with the regulation of the Equal Credit Opportunity Act.

6. Purchase of Loans

A. In addition to its obligation to indemnify under paragraph 4, Broker shall purchase any loan at Freedom Mortgage's option if any promise or warrant contained in paragraphs 1 or 2 is breached. Freedom Mortgage shall exercise such option by written notice, which shall itemize the loan's purchase price and state whether the price should be paid to Freedom Mortgage or to any loan purchaser. Within 30 days thereafter, Broker shall pay the full purchase price any cashier's check or certified check, and Freedom Mortgage thereafter shall promptly deliver the loan documentation, including the note and deed of trust, and appropriate instruments of assignments. If the purchase price is not paid in full by such date, then Broker also shall pay a late fee of one percent (1%) of the purchase price to cover Freedom Mortgage's costs, which the parties agree is a reasonable sum considering all of the circumstances existing on the date of this agreement. Acceptance of any late fee shall not constitute a waiver of default and shall not prevent Freedom Mortgage from exercising any other rights and remedies. For purposes of this paragraph 6, loan shall mean (a) funded loans (b) the real property security therefore should Freedom Mortgage or any third party become the owner thereof through foreclosure or otherwise.

B. The purchase price for any loan subject to purchase under this paragraph 6 shall be the following, Plus all of Freedom Mortgage's reasonable attorney fees expended in connection with the loans purchase:

- (a) If Freedom Mortgage has not sold the loan to a third party, the price shall be:
 - (1) the principal loan amount outstanding plus;
 - (2) the difference between Freedom Mortgage's cost of funds obtained to fund the loan calculated on a daily basis from the date the loan was funded through the date of Broker's purchase plus;
 - (3) foreclosure costs, if any, less;
 - (4) any interest payments made by the Applicant.
- (b) If Freedom Mortgage has sold the loan to a third party, the price shall be:
 - (1) all sums required by the third party to repurchase the loan, including all penalties associated therewith, plus;
 - (2) the difference between Freedom Mortgage's cost of funds required to repurchase the loan calculated on a daily basis from the date of Freedom Mortgage's repurchase through the date of Broker's purchase, plus;
 - (3) foreclosure costs, if any, less;
 - (4) any interest payments made by the applicant to Freedom Mortgage.

7. Changes in Underwriting Standards

Broker agrees that should Freedom Mortgage's underwriting standards be amended at any subsequent time, that Brokers shall comply with all underwriting guidelines and modifications thereto. Any changes

to said underwriting will not affect loans previously submitted to Freedom Mortgage. In the event Freedom purchased a loan, which does not comply with guidelines, the exception must be pre-approved in writing by Freedom Mortgage and Freedom Mortgage may purchase such loans at Freedom Mortgage's option and sole discretion; provided, however, that any such purchase shall not constitute a waiver of the guidelines and shall not obligate Freedom Mortgage to purchase any other loans which do not conform to said guidelines.

8. Inspection Rights of Freedom Mortgage

Broker agrees to keep and maintain such books and records as to meet and comply with Federal and State laws and regulations. Broker hereby grants permission and authority to Freedom Mortgage to audit said files and to order investigative credit reports on Broker and its principals, employees, and agents as deemed necessary in the discretion of Freedom Mortgage. Broker understands that Freedom Mortgage will maintain an active Quality Control System and it Freedom Mortgage will routinely review pertinent credit documentation and appraisals submitted by Broker.

9. Survival of Representation and Warranties Upon Termination

It is expressly understood that all representations, promises and warranties made by Broker pursuant to this agreement shall survive any termination of this Agreement, whether voluntary or for cause. Either party upon written notice to the other party may terminate this Agreement.

10. Notice

All notices required herein shall be in writing and shall be deemed to have been given, made and received only:

- upon delivery, if personally delivered to a party.
- one business day after the date of dispatch, if by facsimile transmission.
- one business day after deposit, if delivered by a nationally recognized courier service offering guaranteed, overnight delivery; or
- three business days after deposit in the United States mail, certified mail, postage prepaid, return receipt requested at the addresses appearing below.

11. Disclosure of Information

Broker understands and agrees that Freedom Mortgage may report to other instances of Broker making any written material misstatement and/ or omission of a material fact concerning loan application, and/ or knowingly aiding an applicant to do the same. At the sole discretion of Freedom Mortgage this information may be reported to the appropriate state or federal governmental agencies and/ or other persons that Freedom Mortgage may legally provide this information to.

12. Governing Law

Freedom Mortgage is a corporation duly organized in the State of New Jersey. This agreement and any addendums and modification heretoforth executed by and agreed upon by the Broker and Freedom Mortgage are solely governed by the rules, regulations and law of the State of New Jersey and the United States.

13. No Assignment of Broker's Rights or Duties

Broker shall not have the right to assign any of its duties, obligations, or rights under this agreement without the prior written consent of Freedom Mortgage.

14. Attorney Fees

If any legal action proceeding is brought for the enforcement of this Agreement, or because of any alleged dispute, breach, default or misrepresentation in connection with any of the provisions of this Agreement, the successful or prevailing party or parties shall be entitled to reasonable attorney's fees and other costs incurred in that action proceeding, in addition to any other relief to which it or they may be entitled.

15. Entire Agreement

This Agreement constitutes the entire Agreement between the parties pertaining to the subject matter contained in it and supersedes all prior and contemporaneous Agreements, representations and understandings. No supplement, modification or amendment shall be binding unless executed by both parties, except where Freedom Mortgage has been specifically granted the right thereunder.

16. Enforceability of Agreement

If any provision of this Agreement is held invalid, void or unenforceable, the remaining provisions shall nevertheless continue in full force without being impaired or invalidated in any way.

17. Further Acts of Parties

Each party shall perform any further acts and execute and deliver any documents that may be reasonably necessary to carry out the provisions of this Agreement.

18. Addresses of Notices

All notices required to be given may be given by registered or certified mail addressed as follows:

Freedom Mortgage

Amounts owed by Broker to Freedom Mortgage under this Agreement may, at Freedom Mortgage's option and in its sole discretion, be offset by Freedom Mortgage against any payments then or thereafter owed by Freedom Mortgage to Broker.

20. Captions:

Any captions thereunder are convenience or reference only and are not to be construed to be confining or limiting in any way to scope or intent of the provisions hereof.

21. Waivers

The waiver of any breach, term, provision or condition of this Agreement shall not be construed to be a Waiver of any other or subsequent breach, term, provision or condition. All remedies afforded by this Agreement of breach hereof shall be cumulative; that is, in addition to all of her remedies provided, or Herein, or at law, or in equity.

22. Fraud:

All approved Wholesale Loan Brokers must be aware that licensed mortgage broker/banker bears the responsibility for all actions of his or her employees or licensees. The broker is responsible for the content and quality of each application taken and each loan submitted to Freedom Mortgage.

A. Type of Loan Fraud:

- (1) Submission of inaccurate information, including false statements on loan Forgery Of application(s) and falsification of documents purporting to substantiate credit, employment, deposit and asset information, personal information including identity, ownership/ non-ownership of real property, etc.
- (2) partially or predominately accurate information.
- (3) incorrect statements regarding current occupancy or intent to maintain minimum continuing occupancy as stated in the security instrument.
- (4) Lack of due diligence by broker/ loan officer/ interviewer/ processor, including failure to obtain all information required by the application and failure to request information as dictated by Borrower's responses to other questions.
- (5) Unquestioned acceptance of information or documentation, which is known, should be known, or should be suspected to be inaccurate.
 1. Simultaneous or consecutive processing of multiple owner-occupied loans from one applicant supplying different information on each application.
 2. Allowing an applicant or interested third party "assist with the processing of the loan"
- (6) Broker's non-disclosure of relevant information.

B. Consequences:

The effects of Loan Fraud are costly to all parties involved. Freedom Mortgage stands behind the quality of its loan production. Fraudulent loans cannot be sold into the secondary market and, if sold, will require repurchase by Freedom Mortgage. Fraudulent loans damage our reputation, and with our investors and mortgage insurance providers. The price paid by those who participate in Loan Fraud is even more costly. The following is a list of potential consequences that may be incurred:

- (1) Consequences to Broker:
 - a. Criminal Prosecution.
 - b. Loss of Mortgage Broker/ Real Estate/ Mortgage Banker's License.
- (2) Loss of lender access due to exchange of information between lenders and mortgage insurance companies including submission of information to investors (FHLMC, FNMA; police agencies, and the department of Banking and Finance)
 - a. Civil action by Freedom Mortgage.
 - b. Civil action by applicant/ borrower or parties to the transaction.
 - c. Loss of approval status with Freedom Mortgage.
- (3) Consequences to Borrower
 - a. Acceleration of debt (FNMA/ FHLMC Mortgage/ Deed of Trust, revised 9/90). Item #6 states, "Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to lender or failed to provide lender with any material information in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence."

*Note: Foreclosure action will not allow the Borrower the benefit of reinstatement in order to cure the default. The Borrower must pay off the loan in full prior to the sale date of the property.

- b. Criminal prosecution.
- c. Civil action by Freedom Mortgage.
- d. Civil action by other parties to the transaction, such as seller or real estate agent/ broker.
- e. Employment termination.
- f. Loss of professional license, if any.
- g. Adverse effect on credit history.

Signatures Required

Broker of Record

Signature Eric C. Vohorn Date 6/17/01

Print/Type Name Eric Vohorn
Title Co-Secretary

Company Officer or Principal

Signature DERRID DAVIS Date 6/14/01

Print/Type Name DERRID DAVIS
Title Vice President

Signature _____ Date _____

Print/Type Name _____

Title _____

Signature [Signature] Date 7/11/01

Print/Type Name Stanley Middleton

Title Pres
Freedom Mortgage

Please forward original application and agreement (signed and dated) to:

Freedom Mortgage
1238 Route 73 South, Suite 400
Mount Laurel, NJ 08054
Attn: Steve Herman

Thank you for your cooperation. We look forward to doing business with you.

Insured Closing Letter - Exeter Title Company

http://www.illinois.ilcortile.com/order/icl_let

Ticor Title Insurance Company

281 N. LaSalle
Chicago, IL 60601
Phone (312) 462-2100
Fax (312) 462-2626

This fixed transaction Insured Closing Letter is considered equivalent to an original and no further copy will be mailed.

DATE: Thursday, October 12, 2001

TO: Freedom Mortgage, USAOA
1600 Airline Way, Suite 308
Morton Grove, IL 60054
FAX: 253-373-8949

RE: Exeter Title Company
221 North LaSalle Street, Suite 1030
Chicago, IL 60601
Attn: K. Gregory Demos
FAX: (312) 641-1241

Attention: Closing Department

Dear Sir/Madam:

When title insurance of Ticor Title Insurance Company (the "Company") is specified for your protection in connection with closings of real estate transactions in which you are to be the issuer or purchaser of an interest in land or a lender secured by a mortgage (including any other security instrument) of an interest in land, the Company, subject to the Conditions and Exclusions set forth below, hereby agrees to reimburse you for actual loss incurred by you in connection with such closings when conducted by an Issuing Agent (an agent authorized to issue title insurance for the Company) or an Approved Attorney (an attorney upon whose certification of title the Company issues title insurance) and when such loss arises out of:

1. Failure of the Issuing Agent or Approved Attorney to comply with your written closing instructions to the extent that they relate to (a) the status of the title to said interest in land or the validity, enforceability and priority of the lien of said mortgage on said interest in land, including the obtaining of documents and the disbursement of funds necessary to establish such status of title or lien, or (b) the obtaining of any other document, specifically required by you, but not to the extent that said instructions require a determination of the validity, enforceability or effectiveness of such other document, or (c) the collection and payment of funds due you, or
2. Negligence of the Issuing Agent or Approved Attorney in handling your funds or documents in connection with such closings.

If you are a lender protected under the foregoing paragraph, your borrower in connection with a loan secured by a mortgage on a one to four family dwelling shall be protected as if this letter were addressed to your borrower.

Conditions and Exclusions

- A. The Company will not be liable to you for loss arising out of:
 1. Failure of the Issuing Agent or Approved Attorney to comply with your closing instructions which require title insurance protection inconsistent with that set forth in the title insurance binder or commitment issued by the Company. Instructions which require the removal of specific exceptions to title or compliance with the requirements contained in said binder or commitment shall not be deemed to be inconsistent.
 2. Loss or impairment of your funds in the course of collection or while on deposit with a bank due to bank failure, insolvency or suspension, except as shall result from failure of the Issuing Agent or the Approved Attorney to comply with your written closing instructions to deposit the funds in a bank which you designated by name.

EXHIBIT P-2

10/12/01 6:15 PM

Insured Closing Letter - Escrow Title Company

http://www.illinois.title.com/order/ccl_letter

1. Mechanics' and materialmen's liens in connection with your purchase or lease or construction loan transactions, except to the extent that protection against such liens is afforded by a title insurance binder, commitment or policy of the Company.
 2. If the closing is to be conducted by an Issuing Agent or Approved Attorney, a title insurance binder or commitment for the issuance of a policy of title insurance of the Company must have been received by you prior to the transmission of your final closing instructions to the Issuing Agent or Approved Attorney.
 3. When the Company shall have reimbursed you pursuant to this letter, it shall be subrogated to all rights and remedies which you would have had against any person or property had you not been so reimbursed. Liability of the Company for such reimbursement shall be reduced to the extent that you have knowingly and voluntarily impaired the value of such right of subrogation.
 4. Any liability of the Company for loss incurred by you in connection with closings of real estate transactions by an Issuing Agent or Approved Attorney shall be limited to the protection provided by this letter. However, this letter shall not affect the protection afforded by a title insurance binder, commitment or policy of the Company.
 5. Claims shall be made promptly to the Company at its principal state office at 130 Naperville Road, Suite 101, Wheaton, Illinois 60187, or its principal office at 171 North Clark Street, Chicago, Illinois 60601. When the failure to give prompt notice shall prejudice the Company, then liability of the Company hereunder shall be reduced in the extent of such prejudice.
 6. The protection herein offered does not extend to real property transactions in the states of Florida, Iowa, New Jersey, Nebraska, Kansas, New Mexico, New York and Texas. Insured closing letters have been regulated under the laws of these states.
- The protection herein offered will be effective and will continue until cancelled by Title Title Insurance Company.
- Any previous insured closing service letter or similar agreement is hereby cancelled except as to closings of your real estate transactions regarding which you have previously sent (or within 30 days hereafter will send) written closing instructions to the Issuing Agent or Approved Attorney.

Yours truly,
Title Title Insurance Company

Michael L. Henderson

Resident Vice President
Illinois Agency Services

EXHIBIT

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FREEDOM MORTGAGE CORPORATION

1000 ATRIUM WAY * SUITE 300 * MOUNT LAUREL, NJ 08054

PHONE: (800) 220 3333 x4290 * FAX: (775) 320 0797

August 12, 2002

Resident Vice President, Illinois Agency Services
Ticor Title Insurance Company
203 N. LaSalle
Chicago, IL 60601

Re: Properties: 2035 W. Coulter, Chicago (Kasza) FMC Loan # 01712107
419 N. Drake, Chicago (Rymarz) FMC Loan # 01712947
728 N. Hamlin, Chicago (Bat) FMG Loan # 01712387
708 N. Drake, Chicago (Bat) FMC Loan # 01712247
735 N. Springfield, Chicago (Bat) FMC Loan # 01712262

Dear Sir or Madam:

Please accept this letter as a formal Notice of Claim under the Insured Closing Letter issued to Freedom Mortgage Corporation ("FMC") on behalf of your Issuing Agent, Exeter Title Company of 221 North LaSalle Street in Chicago. ("Exeter Title") on or about October 18, 2001.

During the last three months of 2001, Exeter Title closed five (5) FMC loans secured by mortgages on the above captioned properties, each of which is an "early payment" default and is now in foreclosure. As a result, our Investor has demanded that FMC repurchase these loans. Our subsequent review appraisals then revealed that the original appraised values were grossly inflated and that the appraisers (Larry D. Burks and Kevin R. Brisker) had negligently failed to disclose prior sales at much reduced prices. We later obtained certain "Sales and Loan History" reports which confirmed these facts, as well as "chain of title" discrepancies which should have been brought to our attention by Exeter Title, but were not.

Here are the following discrepancies in the original appraisals and chain of title, along with the loan balances on each account:

1. Zbigniew Kasza - 2035 West Coulter Street, Chicago, IL 60608
Burks' Appraisal 8/20/01 - \$165,000; Review Appraisal 7/1/02 - \$156,000
Seller's Title obtained by way of Deed from HUD for \$0. on 3/16/01
Unpaid Principal Balance: \$131,935.07; Daily Interest: \$34.82 since 5/31/02
2. Zbigniew Rymarz - 419 North Drake Street, Chicago, IL 60651
Brisker's Appraisal 11/5/01 - \$297,000; Review Appraisal 7/1/02 - \$160,000
Seller's Title not of record; prior Deed for \$40,000 to "Andy Bobrowski" on 2/23/01
Unpaid Principal Balance: \$237,483.13; Daily Interest: \$62.67 since 5/31/02
3. Adam Bat - 728 North Hamlin Street, Chicago, IL 60624
Burks' Appraisal 8/27/01 - \$270,000; Review Appraisal 7/1/02 - \$148,000
Seller's Title not of record; prior Deed for \$40,000 to "Charlene Adams" on 4/12/01
Unpaid Principal Balance: \$242,880.47; Daily Interest: \$64.09 since 5/31/02

Page 2

4. Adam Bat - 708 North Drake Street, Chicago, IL 60624

Burks' Appraisal 8/27/01 - \$270,000; Review Appraisal 7/1/02 - \$169,000

Prior Deed for \$81,500 to seller on 7/17/01

Unpaid Principal Balance: \$242,759.99; Daily Interest: \$64.06 since 5/31/02

5. Adam Bat - 735 North Springfield, Chicago, IL 60624

Burks' Appraisal 8/27/01 - \$270,000; Review Appraisal 4/9/02 - \$175,000

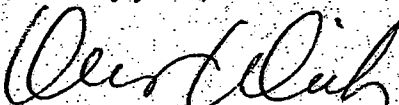
Prior Deed for \$40,000 to "D. Spann" on 8/10/01; same day sale to seller for \$120,000

Unpaid Principal Balance: \$242,626.71; Daily Interest: \$64.03 since 6/30/02

Under the Insured Closing Letter, Tigor Title Insurance Company agreed to indemnify FMC for any ... "Negligence of the Issuing Agent or Approved Attorney in handling (FMC's) funds or documents in connection with such closings". It is our position that the Issuing Agent was negligent in preparing and/or reviewing the title commitments and other documents and by closing our loans without regard for adverse consequences to FMC. Furthermore, if the sellers' titles are defective, then so too are the buyers' - and as such, our mortgage liens are invalid and claims are viable under the Lender's Policies of Title Insurance as well.

Demand is hereby made that Tigor Title Insurance Company immediately indemnify Freedom Mortgage Corporation and its assignees against any and all loss or damages under the Insured Closing Letter and/or the Lender's Policy of Title Insurance. Kindly acknowledge receipt of this Notice of Claim by return mail.

Sincerely yours,

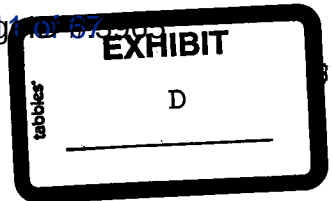


Kenneth T. Ulrich
Corporate Counsel
Encl.

*bcc: Olympus Servicing, LP
attn: Michelle Harmon*

PHONE: (800) 220 3333 x4290 * FAX: (775) 320 0797

Kenneth T. Ulrich



HOLLAND & KNIGHT LLC

One Mid America Plaza
Suite 1000
Oakbrook Terrace, Illinois 60181-4710

630-954-2100
FAX 630-954-2112
www.hklaw.com

GREGORY R. MEEDER

630-954-7568
Email: gregory.meeder@hklaw.com

November 14, 2002

VIA FACSIMILE and REGULAR MAIL

Kenneth Ulrich
Corporate Counsel
Freedom Mortgage Corporation
1000 Atrium Way
Suite 300
Mt. Laurel, NJ 08054

Re: 2035 West Coulter, Chicago (Ticor Claim #115360);
728 North Hamlin, Chicago (Ticor Claim #115765);
419 North Drake, Chicago (Ticor Claim #115766);
708 North Drake, Chicago (Ticor Claim #115767);
708 North Spaulding, Chicago (Ticor Claim #115768);
735 North Christiana, Chicago (Ticor Claim #116016);
4112 West Potomac, Chicago (Ticor Claim #116017);
7953 South Escanaba, Chicago (Ticor Claim #116847);
536 West 61st Place, Chicago (Ticor Claim #116851); and
735 North Springfield (Ticor Claim #116853).

Dear Ken:

Please be advised that we conducted an investigation regarding your claim to Ticor Title Insurance Company ("Ticor Title") regarding the above-reference properties. At this time, Ticor Title must deny your claim. Ticor Title is unable to concur with Freedom Mortgage's conclusion that Ticor Title's agent, Exeter Title, acted inappropriately in closing loans related to these properties.

Please note that we investigated your allegations regarding Ms. Hlava's role at the closings. Mr. Hlava did not act as the escrow officer with respect to the closings of the above-listed properties. Mr. Hlava's primary role at these closings was as Seller's attorney. The complaints made in your letters to Claudia Graham appear to be based upon inaccurate assumptions about Mr. Hlava's role with respect to the above-referenced properties.

Kenneth Ulrich
November 14, 2002
Page 2

In addition, we conducted investigations regarding the escrow closing officers, Gregory Demos or Melissa Hatulla, of Exeter Title. We have not discovered any conduct on the part of either of these closers that would constitute a breach of Exeter Title's closing letter. Documents and disbursements were handled in accordance with your closing instructions.

In addition, we contacted Burnham Mortgage, Inc. ("BMI") and learned that Mr. Eric Vehove of BMI handled the intake of the loan applications and appraisals in processing these loans. Mr. Vehove was terminated by BMI in March of 2002.

In conclusion, our investigations to date indicate that Exeter Title fulfilled its responsibilities under the closing protection letter and Freedom Mortgage's escrow instructions. Mr. Hlava did not act as an escrow agent of Exeter Title at these closings, but rather, as seller's attorney. You may have claims against other persons or entities which are unrelated to Ticor Title and Exeter Title.

Notwithstanding the denial of coverage at this time, we invite Freedom Mortgage to supplement its original claim with additional information. Upon receipt of additional information, Ticor Title will be pleased to re-evaluate its position.

Very truly yours,

HOLLAND & KNIGHT LLC


Gregory R. Meeder

GRM/lgh

cc: Claudia Graham

File No. 071341-132

OAK1 #825501 v1

Uniform Residential Loan Application

EXHIBIT

E

This application is designed to be completed by the applicant(s) with the lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> V.A.	<input checked="" type="checkbox"/> Conventional	<input type="checkbox"/> Other:	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> FmHA			
Amount	Interest Rate	No. of Months	Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
\$ 243,000	9.500%	360/360	<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (type):	

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, ZIP)	No. of Units
735 N SPRINGFIELD, Chicago, IL 60624 County: COOK	2
Legal Description of Subject Property (attach description if necessary)	Year Built
SEE TITLE	1900

Purpose of Loan	<input checked="" type="checkbox"/> Purchase	<input type="checkbox"/> Construction	<input type="checkbox"/> Other (explain):	Property will be:
	<input type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent		<input type="checkbox"/> Primary Residence
				<input type="checkbox"/> Secondary Residence
				<input checked="" type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost \$	

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
ADAM BAT	Single man	<input checked="" type="checkbox"/> Fee Simple
		<input type="checkbox"/> Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

Checking/Savings

Borrower

III. BORROWER INFORMATION

Co-Borrower

Borrower's Name (Include Jr. or Sr. if applicable)				Co-Borrower's Name (Include Jr. or Sr. if applicable)			
ADAM BAT							
Social Security Number	Home Phone (incl. area code)	Age	Yrs. School	Social Security Number	Home Phone (incl. area code)	Age	Yrs. School
397-76-8854	773-544-6784	35	12				
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated				<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated			
Dependents (not listed by Co-Borrower) no. ages				Dependents (not listed by Borrower) no. ages			
Present Address (street, city, state, ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 2 No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.			
1749 N MOZART							
Chicago, IL 60647							

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.

Borrower

IV. EMPLOYMENT INFORMATION

Co-Borrower

Name and Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name and Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
LD INC		5			
4616 MAPLE AVE		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession
CHICAGO, IL 60513		5			
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
MANAGER	708-485-4562				

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name and Address of Employer	<input type="checkbox"/> Self Employed	Dates(from-to)	Name and Address of Employer	<input type="checkbox"/> Self Employed	Dates(from-to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name and Address of Employer	<input type="checkbox"/> Self Employed	Dates(from-to)	Name and Address of Employer	<input type="checkbox"/> Self Employed	Dates(from-to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	\$
Overtime				First Mortgage (P&I)		2,043.28
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		83.00
Dividends/Interest				Real Estate Taxes		114.75 115.00
Net Rental Income				Mortgage Insurance		228.87 100.00
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other		
Total	\$	\$	\$	Total	\$	\$ 2,241.28

***Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.**

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower(B) or Co-Borrower(C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This statement and any applicable liabilities are sufficiently joined so and Schedules are required, if the about that spouse also.

Completed ☒ Jointly ☐ Not Jointly

ASSETS		LIABILITIES	
Description	Cash or Market Value	Name and address of Company	Monthly Payt. & Mos. Left to Pay
Cash deposit toward purchase held by: <i>Adam Bouton</i>	\$ 27,000	AURORA LOAN 1328 N CAMPBELL RENTAL	\$ Payt./Mos. 52826
List checking and savings accounts below		Acct. no. 3640011223302	(4,449) 528,000
Name and address of Bank, S&L, or Credit Union		GREENPOINT MTG 1522 N TALMAN RENTAL	\$ Payt./Mos. 49833
LASALLE BANK		Acct. no. 4800102888435	(4,527) 498,000
Acct. no. 0000922919	\$ 40,000	Name and address of Company	\$ Payt./Mos.
Name and address of Bank, S&L, or Credit Union		573 BANK 1749 N MOZART PRIMARY 2ND LOC (PREVIOUSLY OLD KENT)	(501) 151,000
Acct. no.	\$	Acct. no. 9100180073184	(1,191) 126,778
Name and address of Bank, S&L, or Credit Union		First Security 1749 N MOZART PRIMARY 1ST	\$ Payt./Mos.
Acct. no.	\$	Acct. no. 400142767	\$ Payt./Mos.
Name and address of Bank, S&L, or Credit Union		5/3 BK	\$ Payt./Mos.
Acct. no.	\$	Acct. no. 841548126	\$ Payt./Mos.
Stocks & Bonds (Company name/number & description)	\$	FNB Omaha	\$ Payt./Mos.
Life insurance net cash value	\$	Acct. no. 376317512865117	\$ Payt./Mos.
Face amount: \$	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$
Subtotal Liquid Assets	\$ 1,500,000	Job Related Expense (child care, union dues, etc.)	\$
Real estate owned (enter market value from schedule of real estate owned)	\$ 1,500,000	Total Monthly Payments	\$ 11605
Vested interest in retirement fund	\$	Net Worth (a-b)	\$ 236,222
Net worth of business(es) owned (attach financial statement)	\$	Total Assets a.	\$ 1,540,000
Automobiles owned (make and year)	\$	Net Worth (a-b)	\$ 236,222
Other Assets (itemize)	\$	Total Liabilities b.	\$ 1,303,778

VI-ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
1749 N MOZART CHICAGO, IL	2-4PLX	PRIMARY 3 UNIT \$ 350,000	\$ 277,778	\$ 2,000	\$ 1,692	INC	\$
1328 N CAMPBELL CHICAGO, IL	2-4PLX	RENTAL 4 UNIT 600,000	528,000	6,000	4,449	INC	
1522 N TALMAN CHICAGO, IL	COM-R	RENTAL 5 UNIT 550,000	498,000	6,000	4,527	INC	
	Totals	\$ 1,500,000	\$ 1,303,778	\$ 14,000	\$ 10,668		\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name

Creditor Name

Account Number

VII-DETAILS OF TRANSACTION

VIII-DECLARATIONS

a. Purchase price	\$ 270,000.00
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	2,455.88
f. Estimated closing costs	8,314.00
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	280,769.88
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain)	
ERNEST MONEY 10%	27,000.00
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	243,000.00
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	243,000.00
p. Cash from/to Borrower (subtract j, k, l & o from i)	10,769.88

If you answer "yes" to any questions a through i, please use continuation sheet for explanation.

Borrower Co-Borrower

Yes No Yes No

- a. Are there any outstanding judgments against you? ☐ Yes ☒ No
- b. Have you been declared bankrupt within the past 7 years? ☐ Yes ☒ No
- c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? ☐ Yes ☒ No
- d. Are you a party to a lawsuit? ☐ Yes ☒ No
- e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.) ☐ Yes ☒ No
- f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation bond, or loan guarantee? If "Yes," give details as described in the preceding question. ☐ Yes ☒ No
- g. Are you obligated to pay alimony, child support, or separate maintenance? ☐ Yes ☒ No
- h. Is any part of the down payment borrowed? ☐ Yes ☒ No
- i. Are you a co-maker or endorser on a note? ☐ Yes ☒ No
- j. Are you a U. S. citizen? ☒ Yes ☐ No
- k. Are you a permanent resident alien? ☐ Yes ☒ No
- l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. ☐ Yes ☒ No
- m. Have you had an ownership interest in a property in the last three years? ☒ Yes ☐ No
- (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? IP
- (2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? S

IX-ACKNOWLEDGMENT AND AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

Certification: I/we certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Borrower's Signature

Date

Co-Borrower's Signature

Date

X- INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosure satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER

☐ I do not wish to furnish this information

Race/National Origin: ☐ American Indian or Alaskan Native ☐ Asian or Pacific Islander ☐ Black, not of Hispanic origin ☐ White, not of Hispanic origin ☐ Other (specify)

Sex: ☐ Female ☒ Male

To be Completed by Interviewer

This application was taken by:

☐ face-to-face interview☐ by mail☒ by telephone

Interviewer's Name (print or type)

ERIC E. VEHOVC

Interviewer's Signature

Interviewer's Phone Number (incl. area code)

312-422-0618

CO-BORROWER

☐ I do not wish to furnish this information

Race/National Origin: ☐ American Indian or Alaskan Native ☐ Asian or Pacific Islander ☐ Black, not of Hispanic origin ☐ White, not of Hispanic origin ☐ Other (specify)

Sex: ☐ Female ☐ Male

Name and Address Interviewer's Employer

BURNHAM MORTGAGE INC.

100 N LASALLE #1712

CHICAGO, IL 60602

(P) 312-422-0618

(F) 312-422-0720

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**EXETER TITLE
C O M P A N Y**

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> PMHA	3. <input type="checkbox"/> CONV. UNINS.
4. <input type="checkbox"/> VA	5. <input checked="" type="checkbox"/> CONV. INS.	6. <input type="checkbox"/> OTHER
6. File Number 01080034		7. Loan Number 1712262
8. Mortgage Ins. Case No.		

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown.
NOTE: Items marked "(P.O.C.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER: Adam Bar

1749 N. Mozart
Chicago, IL 60647

E. NAME, ADDRESS AND TIN OF SELLER: Adam Butar (580-89-4421)

4321 W. Waveland
Chicago, IL 60641F. NAME AND ADDRESS OF LENDER: Freedom Mortgage Corporation
1000 Atrium Way, Ste. 300
Mt. Laurel, NJ 08054G. PROPERTY LOCATION: 735 North Springfield
Chicago, IL 60624H. SETTLEMENT AGENT: Exeter Title Company (36-4070586) (312)641-1244
221 North LaSalle Street, Chicago, IL 60601
PLACE OF SETTLEMENT: 221 North LaSalle Street, Chicago, IL 60601

I. SETTLEMENT DATE 10/22/01

J. SUMMARY OF BORROWER'S TRANSACTION

100. GROSS AMOUNT DUE FROM BORROWER

101. Contract sales price 270,000.00

102. Personal Property

103. Settlement charges to borrower (line 1400) 6,382.83

104.

105.

Adjustments for items paid by seller in advance

106. City/town taxes to

107. County taxes to

108. Assessments to

109.

110.

111.

112.

113.

114.

115.

116.

120. GROSS AMOUNT DUE FROM BORROWER 276,382.83

200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER

201. Deposit or earnest money 27,000.00

202. Principal amount of new loan Freedom Mortgage 243,000.00

203. Existing loan taken subject to

204.

205.

206.

207.

208.

209.

Adjustments for items unpaid by seller

210. City/town taxes to

211. County taxes 01/01/01 to 10/22/01 1,413.30

212. Assessments to

213. Rent Proration (2 10/22/01 to 11/01/01 851.61

214. Transfer Security Deposits 3,600.00

215.

216.

217.

218.

219.

220. TOTAL PAID BY/FOR BORROWER 275,864.91

300. CASH AT SETTLEMENT FROM TO BORROWER

301. Gross amount due from borrower (line 120) 276,382.83

302. Less amounts paid by/for borrower (line 220) 275,864.91

303. CASH (X FROM) (TO) BORROWER 517.92

K. SUMMARY OF SELLER'S TRANSACTION

400. GROSS AMOUNT DUE TO SELLER

401. Contract sales price 270,000.00

402. Personal Property

403.

404.

405.

Adjustments for items paid by seller in advance

406. City/town taxes to

407. County taxes to

408. Assessments to

409.

410.

411.

412.

413.

414.

415.

416.

420. GROSS AMOUNT DUE TO SELLER 270,000.00

500. REDUCTIONS IN AMOUNT DUE TO SELLER

501. Excess deposit (see instructions) 27,000.00

502. Settlement charges to seller (line 1400) 5,085.91

503. Existing loan taken subject to

504. Payoff first mortgage

505. Payoff second mortgage

506.

507.

508.

509.

Adjustments for items unpaid by seller

510. City/town taxes to

511. County taxes 01/01/01 to 10/22/01 1,413.30

512. Assessments to

513. Rent Proration (2 10/22/01 to 11/01/01 851.61

514. Transfer Security Deposits 3,600.00

515.

516.

517.

518.

519.

520. TOTAL REDUCTION AMOUNT DUE SELLER 37,950.11

600. CASH AT SETTLEMENT TO/FROM SELLER

601. Gross amount due to seller (line 420) 270,000.00

602. Less reductions in amount due seller (line 520) 37,950.11

603. CASH (FROM) (X TO) SELLER 232,049.89

EXHIBIT

F

Tax Year 2001

Substitute Form 1099S Seller Statement

You are required by law to provide Exeter Title Company with your correct taxpayer identification number. If you do not provide Exeter Title Company with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. (Seller's name(s), address and tax identification number(s) is shown in item E above and should be checked for accuracy.)
Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

The information contained in Blocks E, G, H, I, and line 401 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

700. TOTAL SALES/BROKER'S COMMISSION				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT	
BASED ON PRICE \$ 270,000.00 @ %--						
Division of Commission (line 700) as follows:						
701.	to					
702.	to					
703.	Commission paid at Settlement					
704.						
800. ITEMS PAYABLE IN CONNECTION WITH LOAN (P.O.C.)						
801.	Loan Origination Fee	%	Burnham Mortgage	2,430.00		
802.	Loan Discount	%				
803.	Appraisal Fee to					
804.	Credit Report to					
805.	Lender's Inspection Fee to					
806.	Mortgage Insurance Application Fee to					
807.	Assumption Fee to					
808.	Flood Cert. Fee		CPS	14.00		
809.	Tax Service Fee		Freedom Mortgage Corporation	101.00		
810.	Courier Fee		FedEx	55.00		
811.	Processing Fee		Burnham Mortgage	350.00		
812.	Underwriting Fee		Freedom Mortgage Corporation	250.00		
813.						
814.	Sub Total (line 818)				3.50	
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE						
901.	Interest from	to	@ /day (-days)			
902.	Mortgage Insurance Premium for	12 months to	G.E. Capital Mortgage	228.83		
903.	Hazard Insurance Premium for	1 year to	AA&A Insurance	1,190.00		
904.						
905.						
1000. RESERVES DEPOSITED WITH LENDER						
1001.	Hazard Insurance	5 months @ \$	99.17 per month	495.85		
1002.	Mortgage Insurance	months @ \$	228.83 per month			
1003.	City property taxes	months @ \$	per month			
1004.	County property taxes	5 months @ \$	114.33 per month	571.65		
1005.	Annual assessments	months @ \$	per month			
1006.						
1007.						
1008.						
1100. TITLE CHARGES						
1101.	Settlement or closing fee to	Exeter Title Company		200.00		
1102.	Abstract or title search to					
1103.	Title examination to	Exeter Title Company			250.00	
1104.	Title insurance binder to					
1105.	Document preparation to	Freedom Mortgage Corporation		74.00		
1106.	Notary fee to					
1107.	Attorney's fee to	Jeffrey Hlava			300.00	
(includes above items numbers:)						
1108.	Title insurance to	Exeter Title Company		200.00	675.00	
(includes above items numbers:)						
1109.	Lender's coverage	\$ 243,000.00	\$ 200.00			
1110.	Owner's coverage	\$ 270,000.00	\$ 675.00			
1111.	Date Down	Exeter Title Company		35.00		
1112.	EPA/Location Endorsements	Exeter Title Company		95.00		
1113.	Courier Fee	Exeter Title Company		20.00	20.00	
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES						
1201.	Recording: Deed \$ 29.50 Mortgage \$ 39.50 Release \$			69.00		
1202.	City/county tax/stamps: Deed \$ Mortgage \$ 2,025.00				2,025.00	
1203.	State tax/stamps: Deed \$ 270.00 Mortgage \$ 135.00				405.00	
1204.						
1205.						
1300. ADDITIONAL SETTLEMENT CHARGES						
1301.	2nd installment 2000 taxes	Cook County Collector			901.3	
1302.	Water Full Payment Service	Exeter Title Company			509.5	
1303.						
1304.						
1305.						
1306.						
1307.						
1308.						
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)				6,382.83	5,085.9	

I have carefully reviewed the HUD-1 Settlement Statement and, to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.

Adam Butar

Adam Butar

Power of Attorney
under power of attorney
10-11-01

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

Exeter Title Company

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see Title 18 U.S. Code Sections 1001 and Section 1010.

File No. 01080034

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ITEMS PAYABLE IN CONNECTION WITH LOAN			
815. Yield Spread Premium	Burnham Mortgage	(2,430,00L)	
816. MERS Registration	Freedom Mortgage Corporation		3.50
817.			
818. TOTAL (entered on line 814 Section L)			3.50

X Bat

X PK = 721

Uniform Residential Loan Application

EXHIBIT

G

This application is designed to be completed by the applicant(s) with the lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> V.A. <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other:	Agency Case Number	Lender Case Number
Amount	Interest Rate	No. of Months	Amortization <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):
\$ 243,000	9.500%	360/360	Type: <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, ZIP)	No. of Units
708 N DRAKE, Chicago, IL 60624 County: COOK	2
Legal Description of Subject Property (attach description if necessary)	Year Built
SEE TITLE	1900

Purpose of Loan	<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be:
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input checked="" type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$			
				Cost \$	

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held
ADAM BAT	Single man	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

Checking/Savings

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
ADAM BAT							
Social Security Number	Home Phone (incl. area code)	Age	Yrs. School	Social Security Number	Home Phone (incl. area code)	Age	Yrs. School
397-76-8854	773-544-6784	35	12				
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower) no. ages	
<input type="checkbox"/> Separated				<input type="checkbox"/> Separated			
Present Address (street, city, state, ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 2 No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.			
1749 N MOZART							
Chicago, IL 60647							

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.

Borrower		Co-Borrower	
Name and Address of Employer	<input type="checkbox"/> Self Employed	Name and Address of Employer	<input type="checkbox"/> Self Employed
LD INC			
4616 MAPLE AVE			
CHICAGO, IL 60513			
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
MANAGER	708-485-4562		

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name and Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name and Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name and Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name and Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	\$
Overtime				First Mortgage (P&I)	1692.00	2,043.28
Bonuses				Other Financing (P&I)		83.45
Commissions				Hazard Insurance		83.00
Dividends/Interest				Real Estate Taxes		79.25
Net Rental Income				Mortgage Insurance		115.00
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		226.80
				Other		
Total	\$	\$	\$	Total	\$ 1692.00	\$ 2,241.28

*Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower(B) or Co-Borrower(C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed ☒ Jointly ☐ Not Jointly

ASSETS.		Cash or Market Value	LIABILITIES	
Description			Name and address of Company	Monthly Payt. & Mos. Left to Pay
Cash deposit toward purchase held by:	\$	27,000	AURORA LOAN	\$ Payt./Mos.
Adam Butow			1328 N CAMPBELL	
List checking and savings accounts below			RENTAL	
Name and address of Bank, S&L, or Credit Union			Acct. no. 3640011223302	(4,449)
LASALLE BANK			Name and address of Company	\$ Payt./Mos.
Acct. no. 0000922919	\$	40,000	GREENPOINT MTG	
Name and address of Bank, S&L, or Credit Union			1522 N TALMAN	
			RENTAL	
Acct. no.	\$		Acct. no. 4800102888435	(4,527)
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payt./Mos.
			5/3-BANK 5th Third Bank	
			1749 N MOZART	
			PRIMARY 2ND LOC	
			(PREVIOUSLY OLD KENT)	
			Acct. no.	(501)
			Name and address of Company	\$ Payt./Mos.
			FIRST SECURITY	
			1749 N MOZART	
			PRIMARY 1ST	
			Acct. no. 9700180073184	(1,191)
			Name and address of Company	\$ Payt./Mos.
			Red Rent BK+TR C	
			Acct. no. 10142167	
			Name and address of Company	\$ Payt./Mos.
			5th 3RD BANK	
			Acct. no. 841548126	
			Name and address of Company	\$ Payt./Mos.
			FNB Omaha	
			Acct. no. 376317512865117	
			Allimony/Child Support/Separate Maintenance Payments Owed to:	\$
			Job Related Expense (child care, union dues, etc.)	\$
			Total Monthly Payments	\$
			Total Assets a.	\$ 1,540,000
			Net Worth (a-b)	\$ 236,222
			Total Liabilities b.	\$ 1,303,778

CH 11-17

VI. ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
1749 N MOZART CHICAGO, IL <i>prim</i>	2-4PLX	PRIMARY 3 UNIT \$ 350,000	277,778	\$ 2,000	\$ 1,692	INC	\$
1328 N CAMPBELL CHICAGO, IL	2-4PLX	RENTAL 4 UNIT 600,000	528,000	6,000	4,449	INC	
1522 N TALMAN CHICAGO, IL	COM-R	RENTAL 5 UNIT 550,000	498,000	6,000	4,527	INC	
	Totals	\$ 1,500,000	\$ 1,303,778	\$ 14,000	\$ 10,668		\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name

Creditor Name

Account Number

VII. DETAILS OF TRANSACTION

a. Purchase price	\$ 270,000.00
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	2,455.88
f. Estimated closing costs	8,314.00
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	280,769.88
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain) ERNEST MONEY 10%	27,000.00
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	243,000.00
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	243,000.00
p. Cash from/to Borrower (subtract j, k, l & o from i)	10,769.88

VIII. DECLARATIONS

If you answer "yes" to any questions a through i, please use continuation sheet for explanation.

	Borrower	Co-Borrower
	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
j. Are you a U. S. citizen?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
m. Have you had an ownership interest in a property in the last three years?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?	IP	
(2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	S	

IX. ACKNOWLEDGMENT AND AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or re-verification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein shall change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (8) the Lender, its agents, successors and assigns make representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property. Certification: I/we certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, U.S. States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Borrower's Signature <i>R. Bab</i>	Date 9/5/09	Co-Borrower's Signature X	Date
---------------------------------------	----------------	------------------------------	------

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosure satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER

☐ I do not wish to furnish this information

Race/National Origin: ☐ American Indian or Alaskan Native ☐ Asian or Pacific Islander ☐ Black, not of Hispanic origin ☐ Hispanic ☐ White, not of Hispanic origin ☐ Other (specify)

Sex: ☐ Female ☒ Male

CO-BORROWER

☐ I do not wish to furnish this information

Race/National Origin: ☐ American Indian or Alaskan Native ☐ Asian or Pacific Islander ☐ Black, not of Hispanic origin ☐ Hispanic ☐ White, not of Hispanic origin ☐ Other (specify)

Sex: ☐ Female ☐ Male

To be Completed by Interviewer

This application was taken by:

☐ face-to-face interview☐ by mail☒ by telephone

Interviewer's Name (print or type)

ERIC C. VEHOVC

Interviewer's Signature

Eric C. Vehovc

Interviewer's Phone Number (incl. area code)

312-422-0618

Name and Address Interviewer's Employer

BURNHAM MORTGAGE INC.

100 N LASALLE #1712

CHICAGO, IL 60602

(P) 312-422-0618

(F) 312-422-0720

EXHIBIT

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HUD-1 (2/98) RES-1 4505-2

Page 1 of 3

Form Approved OMB 2501-0265

A. SETTLEMENT STATEMENT

**EXETER TITLE
C O M P A N Y**

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. NOTE: Items marked "(P.O.C.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER: Adam But

1749 N. Mozart
Chicago, IL 60647

E. NAME, ADDRESS AND TIN OF SELLER: Adam Butar (580-89-4421)

4321 W. Waveland
Chicago, IL 60641F. NAME AND ADDRESS OF LENDER: Freedom Mortgage Corporation
1000 Atrium Way, Ste. 300
Mt. Laurel, NJ 08054G. PROPERTY LOCATION: 708 North Drake
Chicago, IL 60606H. SETTLEMENT AGENT: Exeter Title Company (36-070586) (312)641-1244
221 North LaSalle Street, Chicago, IL 60601
221 North LaSalle Street, Chicago, IL 60601

I. SETTLEMENT DATE 10/22/01

J. SUMMARY OF BORROWER'S TRANSACTION

101. GROSS AMOUNT DUE FROM BORROWER

101. Contract sales price 270,000.00

102. Personal Property

103. Settlement charges to borrower (line 1400) 7,030.29

104.

105.

Adjustments for items paid by seller in advance

106. City/town taxes to

107. County taxes to

108. Assessments to

109.

110.

111.

112.

113.

114.

115.

116.

120. GROSS AMOUNT DUE FROM BORROWER 277,030.29

201. Amount paid by/for the borrower

202. Deposit or earnest money 27,000.00

203. Principal amount of new loan Freedom Mortgage 243,000.00

204. Existing loan taken subject to

205.

206.

207.

208.

209.

Adjustments for items unpaid by seller

210. City/town taxes to

211. County taxes 01/01/01 to 10/22/01 1,413.44

212. Assessments to

213. Rent Proration (2 10/22/01 to 11/01/01 851.61

214. Transfer Security Deposits 3,600.00

215.

216.

217.

218.

219.

220. TOTAL PAID BY/FOR BORROWER 275,865.08

301. CASH (X FROM) (TO) BORROWER

301. Gross amount due from borrower (line 120) 277,030.29

302. Less amounts paid by/for borrower (line 220) 275,865.08

303. CASH (X FROM) (TO) BORROWER 1,165.24

K. SUMMARY OF SELLER'S TRANSACTION

401. GROSS AMOUNT DUE TO SELLER

401. Contract sales price 270,000.00

402. Personal Property

403.

404.

405.

Adjustments for items paid by seller in advance

406. City/town taxes to

407. County taxes to

408. Assessments to

409.

410.

411.

412.

413.

414.

415.

416.

420. GROSS AMOUNT DUE TO SELLER 270,000.00

501. EXCESS DEPOSIT (SEE INSTRUCTIONS) 27,000.00

502. Settlement charges to seller (line 1400) 5,118.53

503. Existing loan taken subject to

504. Payoff first mortgage

505. Payoff second mortgage

506.

507.

508.

509.

Adjustments for items unpaid by seller

510. City/town taxes to

511. County taxes 01/01/01 to 10/22/01 1,413.44

512. Assessments to

513. Rent Proration (2 10/22/01 to 11/01/01 851.61

514. Transfer Security Deposits 3,600.00

515.

516.

517.

518.

519.

520. TOTAL REDUCTION AMOUNT DUE SELLER 37,983.58

601. CASH (X FROM) (TO) SELLER

601. Gross amount due to seller (line 420) 270,000.00

602. Less reductions in amount due seller (line 520) 37,983.58

603. CASH (FROM) (X TO) SELLER 232,016.42

Tax Year 2001

Settlement Form 1099-S

You are required by law to provide Exeter Title Company with your correct taxpayer identification number. If you do not provide Exeter Title Company with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. (Seller's name(s), address and tax identification number(s) is shown in item H above and should be checked for accuracy.) Under penalty of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

The information contained in Blocks E, G, H, J, and line 601 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

Could not
check all
little charges due
to No closing
figures
Statement in
file.

LC
10/25/01

Page 2 of 3

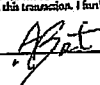
Form Approved OMB 2501-0105

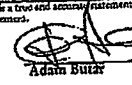
FD-1 (1/84) RESPA, 1-3

SETTLEMENT CHARGES

L. SETTLEMENT CHARGES		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
BASED ON PRICE \$ 270,000.00 @ %			
Division of Commission (line 700) as follows:			
701.	to		
702.	to		
703.	Commission paid at Settlement		
704.			
800. FEES AND CHARGES IN CONNECTION WITH LOAN			
801.	Loan Origination Fee % Burnham Mortgage	2,430.00	✓
802.	Loan Discount %		
803.	Appraisal Fee to		
804.	Credit Report to		
805.	Lender's Inspection Fee to		
806.	Mortgage Insurance Application Fee to		
807.	Assumption Fee to	14.00	✓
808.	Flood Cert. Fee CPS	101.00	✓
809.	Tax Service Fee Freedom Mortgage Corporation	55.00	✓
810.	Courier Fee UPS	350.00	✓
811.	Processing Fee Burnham Mortgage	250.00	✓
812.	Underwriting Fee Freedom Mortgage Corporation	3.50	✓
813.	Sub Total (line 812)		
900. PREPAID FINANCIAL SERVICES AND CHARGES			
901.	Interest from 10/22/01 to 11/01/01 @ 64.13 /day (10 -days)	641.30	
902.	Mortgage Insurance Premium for 1 months to Freedom Mortgage Co.	226.80	
903.	Hazard Insurance Premium for 1 year to AABA Insurance Age	1,190.00	✓
904.			
905.			
1000. OTHER FEES AND CHARGES			
1001.	Hazard Insurance 3 months @ \$ 99.17 per month	297.51	
1002.	Mortgage Insurance months @ \$ per month		
1003.	City property taxes months @ \$ per month		
1004.	County property taxes 4 months @ \$ 108.20 per month	432.80	
1005.	Annual assessments months @ \$ per month		
1006.			
1007.	Aggregate Adjustment	345.38	
1100. TITLE CHARGES			
1101.	Settlement or closing fee to Exeter Title Company	200.00	✓
1102.	Abstract or title search to		250.00
1103.	Title examination to Exeter Title Company		
1104.	Title insurance binder to	74.00	✓
1105.	Document preparation to Freedom Mortgage Corporation		
1106.	Notary fee to		300.00
1107.	Attorney's fee to Jeffrey Hlava		
(includes above items numbers:)		200.00	675.00
1108.	Title insurance to Exeter Title Company		
(includes above items numbers:)			
1109.	Lender's coverage \$ 243,000.00 \$ 200.00		
1110.	Owner's coverage \$ 270,000.00 \$ 675.00		
1111.	Date Down Exeter Title Company	35.00	
1112.	EPA/Location Endorsements Exeter Title Company	95.00	
1113.	Courier Fee Exeter Title Company	20.00	20.00
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES			
1201.	Recording: Deed \$ 29.50 Mortgage \$ 39.50 Release \$	69.00	
1202.	City/county tax/stamps: Deed \$ Mortgage \$ 2,025.00		2,025.00
1203.	State tax/stamps: Deed \$ 270.00 Mortgage \$ 135.00		405.00
1204.			
1205.			
1300. ADDITIONAL SETTLEMENT CHARGES			
1301.	2nd installment 2000 taxes Cook County Collector		940.63
1302.	Water Full Payment Service Exeter Title Company		502.90
1303.			
1304.			
1305.			
1306.			
1307.			
1308.			
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)		7,030.29	5,118.53

I have carefully reviewed the HUD-1 Settlement Statement and believe it is a true and accurate statement of all charges and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.

Adam Bat  Adam Bat

 Adam Bat

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

Exeter Title Company

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see Title 18 U.S. Code Sections 1001 and Section 1010.

*** TOTAL ***

HUD-1 (5/04) RESPA, HR 41012

Page 3 of 3

Form Approved OMB 2502-0165

File No. 01080231

Loan No. 1712247

SECTION 1 - LOAN COSTS			
§15. Yield Spread Premium	Burnham Mortgage	(2,430.00)	✓
§16. MERS Registration Fee	Freedom Mortgage Corporation	3.50	
§17.			
§18. TOTAL (entered on line §14 Section I)		3.50	✓

X Bat

V PA

EXHIBIT

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I

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> V.A. <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other:	Agency Case Number	Lender Case Number
Amount	Interest Rate	No. of Months	Amortization Type
\$ 243,000	9.500%	360/360	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, ZIP)	No. of Units
728 N HAMLIN, CHICAGO, IL 60624 County: COOK	2
Legal Description of Subject Property (attach description if necessary)	Year Built
SEE TITLE	1900
Purpose of Loan	Property will be:
<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input checked="" type="checkbox"/> Investment
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost \$	

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
ADAM BAT	Single man	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

Checking/Savings

Borrower

III. BORROWER INFORMATION

Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
ADAM BAT							
Social Security Number	Home Phone (incl. area code)	Age	Yrs. School	Social Security Number	Home Phone (incl. area code)	Age	Yrs. School
397-76-8854	773-544-6784	35	12				
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)				<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)			
<input type="checkbox"/> Separated				<input type="checkbox"/> Separated			
Dependents (not listed by Co-Borrower) no. ages				Dependents (not listed by Borrower) no. ages			
Present Address (street, city, state, ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 2 No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.			
1749 N MOZART							
Chicago, IL 60647							

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.

Borrower

IV. EMPLOYMENT INFORMATION

Co-Borrower

Name and Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name and Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
LD INC		5			
4616 MAPLE AVE		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession
CHICAGO, IL 60513		5			
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
MANAGER	708-485-4562				

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name and Address of Employer	<input type="checkbox"/> Self Employed	Dates(from-to)	Name and Address of Employer	<input type="checkbox"/> Self Employed	Dates(from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name and Address of Employer	<input type="checkbox"/> Self Employed	Dates(from-to)	Name and Address of Employer	<input type="checkbox"/> Self Employed	Dates(from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	\$
Overtime				First Mortgage (P&I)		2,043.28
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		83.00
Dividends/Interest				Real Estate Taxes		92.67
Net Rental Income				Mortgage Insurance		118.00
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other		
Total	\$	\$	\$	Total	\$	\$ 2,241.28

***Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.**

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower(B) or Co-Borrower(C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed ☒ Jointly ☐ Not Jointly[illegible]

VI. ASSETS AND LIABILITIES (cont.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
1749 N MOZART CHICAGO, IL	2-4PLX	PRIMARY 3 UNIT \$ 350,000	\$ 277,778	\$ 2,000	73.150 \$ 1,692	\$ INC	\$
1328 N CAMPBELL CHICAGO, IL	2-4PLX	RENTAL 4 UNIT 600,000	528,000	6,000	4,449	INC	
1522 N TALMAN CHICAGO, IL	COM-R	RENTAL 5 UNIT 550,000	498,000	6,000	4,527	INC	
* See page 4 for the additional properties	Totals	\$ 1,800,000	\$ 1,554,963	\$ 17,000	\$ 12,772	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name

Creditor Name

Account Number

VII. DETAILS OF TRANSACTION

a. Purchase price	\$ 270,000.00
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	1,794.00
f. Estimated closing costs	7,159.00
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	278,953.00
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits(explain) ERNEST MONEY 10%	27,000.00
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	243,000.00
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	243,000.00
p. Cash from/to Borrower (subtract j, k, l & o from i)	8,953.00

VIII. DECLARATIONS

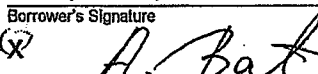
If you answer "yes" to any questions a through l, please use continuation sheet for explanation.

	Borrower	Co-Borrower
	Yes	No
a. Are there any outstanding judgments against you?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to a lawsuit?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
j. Are you a U. S. citizen?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
m. Have you had an ownership interest in a property in the last three years?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?	IP	
(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	S	

IX. ACKNOWLEDGMENT AND AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

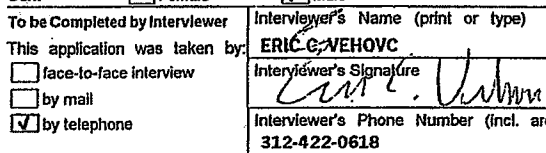
Certification: I/we certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Borrower's Signature 	Date 9/10/01	Co-Borrower's Signature X	Date
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X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosure satisfies all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	CO-BORROWER
<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information
Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> Hispanic <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> White, not of Hispanic origin <input type="checkbox"/> Other (specify)	Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> Hispanic <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> White, not of Hispanic origin <input type="checkbox"/> Other (specify)
Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Interviewer	Interviewer's Name (print or type) ERIC C. VEHOVC	Name and Address Interviewer's Employer BURNHAM MORTGAGE INC. 100 N LASALLE #1712 CHICAGO, IL 60602 (P) 312-422-0618 (F) 312-422-0720
This application was taken by: <input type="checkbox"/> face-to-face interview <input type="checkbox"/> by mail <input checked="" type="checkbox"/> by telephone	Interviewer's Signature  Date 9/10/01 Interviewer's Phone Number (incl. area code) 312-422-0618	

A. SETTLEMENT STATEMENT

**EXETER TITLE
C O M P A N Y**

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

1. <input type="checkbox"/> FHIA	2. <input type="checkbox"/> FMIA	3. <input type="checkbox"/> CONV. UNINS.
4. <input type="checkbox"/> VA	5. <input checked="" type="checkbox"/> CONV. INS.	6. <input type="checkbox"/> OTHER
6. File Number 01080033		7. Loan Number 728 N. Hamlin
8. Mortgage Ins. Case No.		

EXHIBIT

J

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown.
NOTE: Items marked "(P.O.C.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER:	Adam Bat 1749 N. Mozart Chicago, IL 60647
E. NAME, ADDRESS AND TIN OF SELLER:	Adam Butar (580-89-4421) 728 North Hamlin Chicago, IL 60624
F. NAME AND ADDRESS OF LENDER:	Freedom Mortgage Corporation 1000 Atrium Way, Ste. 300 Mt. Laurel, NJ 08054
G. PROPERTY LOCATION:	728 North Hamlin Chicago, IL 60624

H. SETTLEMENT AGENT:	Exeter Title Company (36-4070586) (312)641-1244 221 North LaSalle Street, Chicago, IL 60601 221 North LaSalle Street, Chicago, IL 60601
I. SETTLEMENT DATE	11/9/01

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER		400. GROSS AMOUNT DUE TO SELLER	
101. Contract sales price	270,000.00	401. Contract sales price	270,000.00
102. Personal Property		402. Personal Property	
103. Settlement charges to borrower (line 1400)	7,702.53	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. GROSS AMOUNT DUE FROM BORROWER	277,702.53	420. GROSS AMOUNT DUE TO SELLER	270,000.00
200. AMOUNTS PAID BY/OR IN BEHALF OF BORROWER		500. REDUCTIONS IN AMOUNT DUE TO SELLER	
201. Deposit or earnest money	27,000.00	501. Excess deposit (see instructions)	27,000.00
202. Principal amount of new loan Freedom Mortgage	243,000.00	502. Settlement charges to seller (line 1400)	7,121.00
203. Existing loan taken subject to		503. Existing loan taken subject to	
204.		504. Payoff first mortgage	
205.		505. Payoff second mortgage	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes to		510. City/town taxes to	
211. County taxes 01/01/01 to 11/09/01	1,319.36	511. County taxes 01/01/01 to 11/09/01	1,319.36
212. Assessments to		512. Assessments to	
213. Security Deposit Transfer	4,800.00	513. Security Deposit Transfer	4,800.00
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	276,119.36	520. TOTAL REDUCTION AMOUNT DUE SELLER	40,241.00
300. CASH AT SETTLEMENT FROM/TO BORROWER		600. CASH AT SETTLEMENT TO/FROM SELLER	
301. Gross amount due from borrower (line 120)	277,702.53	601. Gross amount due to seller (line 420)	270,000.00
302. Less amounts paid by/for borrower (line 220)	276,119.36	602. Less reductions in amount due seller (line 520)	40,241.00
303. CASH (X FROM) (TO) BORROWER	1,583.17	603. CASH (FROM) (X TO) SELLER	229,759.00

Tax Year 2001

Substitute Form 1099-S Seller Statement

You are required by law to provide Exeter Title Company with your correct taxpayer identification number. If you do not provide Exeter Title Company with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. (Seller's name(s), address and tax identification number(s) is shown in item E above and should be checked for accuracy.) Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

The information contained in Blocks E, G, I, J, and line 401 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

L. SETTLEMENT CHARGES				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL SALES/BROKER'S COMMISSION					
BASED ON PRICE \$ 270,000.00 @ %					
Division of Commission (line 700) as follows:					
701.	to				
702.	to				
703.	Commission paid at Settlement				
704.					
800. ITEMS PAYABLE IN CONNECTION WITH LOAN (P.O.C.)					
801.	Loan Origination Fee	1.00 %	Burnham Mortgage	2,430.00	
802.	Loan Discount	%			
803.	Appraisal Fee to				
804.	Credit Report to				
805.	Lender's Inspection Fee to				
806.	Mortgage Insurance Application Fee to				
807.	Assumption Fee to				
808.	Flood Cert. Fee		CPS	14.00	
809.	Tax Service Fee		Freedom Mortgage Corporation	101.00	
810.	Courier Fee		UPS	55.00	
811.	Processing Fee		Burnham Mortgage	350.00	
812.					
813.	Underwriting Fee		Freedom Mortgage Corporation	250.00	
814.	Sub Total (line 818)			3.50	
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901.	Interest from 11/09/01 to 12/01/01	@ 64.13 /day (22 -days)		1,410.86	
902.	Mortgage Insurance Premium for				
903.	Hazard Insurance Premium for	1 year to AA&A Insurance Age		1,190.00	
904.					
905.					
1000. RESERVES DEPOSITED WITH LENDER					
1001.	Hazard Insurance	4 months @ \$ 99.60	per month	398.40	
1002.	Mortgage Insurance	months @ \$ 226.80	per month		
1003.	City property taxes	months @ \$	per month		
1004.	County property taxes	7 months @ \$ 116.93	per month	818.51	
1005.	Annual assessments	months @ \$	per month		
1006.					
1007.					
1008.	Aggregate Adjustment			(61.74)	
1100. TITLE CHARGES					
1101.	Settlement or closing fee to	Exeter Title Company		225.00	
1102.	Abstract or title search to				
1103.	Title examination to	Exeter Title Company			250.00
1104.	Title insurance binder to				
1105.	Document preparation to	Freedom Mortgage Corporation		74.00	
1106.	Notary fee to				
1107.	Attorney's fee to	Jeffrey Hlava			400.00
(includes above items numbers:)					
1108.	Title insurance to	Exeter Title Company		225.00	675.00
(includes above items numbers:)					
1109.	Lender's coverage	\$ 243,000.00	\$ 225.00		
1110.	Owner's coverage	\$ 270,000.00	\$ 675.00		
1111.	Date Down	Exeter Title Company		35.00	
1112.	EPA/Location Endorsements	Exeter Title Company		95.00	
1113.	Courier Fee	Exeter Title Company		20.00	
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201.	Recording: Deed \$ 29.50 Mortgage \$ 39.50 Release \$			69.00	
1202.	City/county tax/stamps: Deed \$ Mortgage \$ 2,025.00				2,025.00
1203.	State tax/stamps: Deed \$ 270.00 Mortgage \$ 135.00				405.00
1204.					
1205.					
1300. ADDITIONAL SETTLEMENT CHARGES					
1301.	1st & 2nd installments 2000 taxes	Cook County Collector			1,484.93
1302.	TI set-up fee	Exeter Title Company			150.00
1303.	TI for open 1999 taxes	Exeter Title Company			1,500.00
1304.	Zoning Cert. Service Fee	Jeffrey Hlava			125.00
1305.	Water Cert. Service Fee	Exeter Title Company			106.85
1306.					
1307.					
1308.					
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)				7,702.53	7,121.78

I have carefully reviewed the HUD-1 Settlement Statement and, to the best of my knowledge and belief, it is a true and accurate statement of all charges and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.

Adam Bat

Adam Butler

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

Exeter Title Company

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Sections 1001 and Section 1010.

800. ITEMS PAYABLE IN CONNECTION WITH LOAN			
5. Yield Spread Premium	Burnham Mortgage	(2,430.00L)	
5. MERS Registration	Freedom Mortgage Corporation		3.50
7.			
8. TOTAL (entered on line 814 Section L)			3.50

AD at
Adam Exter

x
Adam Exter

DEC-04-2001 04:49

BURNHF MORTGAGE, INC

312422072F P.02/05

K

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

I. TYPE OF MORTGAGE AND TERMS OF LOAN				Agency Case Number	Lender Case Number
Mortgage Applied for:	<input type="checkbox"/> V.A.	<input checked="" type="checkbox"/> Conventional	<input type="checkbox"/> Other:		
	<input type="checkbox"/> FHA	<input type="checkbox"/> FmHA			
Amount	Interest Rate	No. of Months	Amortization Type	<input checked="" type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
\$ 237,600	9.500%	360/360	<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (type):	
II. PROPERTY INFORMATION AND PURPOSE OF LOAN					
Subject Property Address (street, city, state, ZIP)					No. of Units
439 N DRAKE, Chicago, IL 60651 County: COOK					2
Legal Description of Subject Property (attach description if necessary)					Year Built
SEE TITLE					1910

Purpose of Loan	<input checked="" type="checkbox"/> Purchase	<input type="checkbox"/> Construction	<input type="checkbox"/> Other (explain):	Property will be:
	<input type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent		<input type="checkbox"/> Primary Residence
				<input type="checkbox"/> Secondary Residence
				<input checked="" type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
\$	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
\$	\$	\$		Cost \$	

Title will be held in what Name(s)	ZBIGNIEW RYMARZ	Manner in which Title will be held	Estate will be held in:
		Single man	<input checked="" type="checkbox"/> Fee Simple
			<input type="checkbox"/> Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

Checking/Savings

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
ZBIGNIEW RYMARZ							
Social Security Number	Home Phone (incl. area code)	Age	Yrs. School	Social Security Number	Home Phone (incl. area code)	Age	Yrs. School
320-96-4847	773-588-0551	35	12				
<input type="checkbox"/> Married	<input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages	
<input type="checkbox"/> Separated				<input type="checkbox"/> Separated			
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent 5 No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.			
6352 W MELROSE ST Chicago, IL 60634							

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
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Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
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Borrower				Co-Borrower			
Name and Address of Employer				Name and Address of Employer			
LD INC. 4615 MAPLE AVENUE BROOKFIELD, IL 60513							
<input type="checkbox"/> Self Employed		Yrs. on this job	Yrs. employed in this line of work/profession	<input type="checkbox"/> Self Employed		Yrs. on this job	Yrs. employed in this line of work/profession
		5	5				
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)			
MANAGER		773-588-7766					

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name and Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name and Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)
			Monthly Income \$				Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)			
Name and Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name and Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)
			Monthly Income \$				Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)			

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$ 600.00	\$
Overtime				First Mortgage (P&I)		1,997.87
Bonuses				Other Financing (P&I)		90.00
Commissions				Hazard Insurance		150.00
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before computing, see the notes to "describe other income," below)				Homeowner Assn. Dues		
				Other		
Total	\$	\$	\$	Total	\$ 600.00	\$ 2,237.87

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower(B) or Co-Borrower(C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

This statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed ☒ Jointly ☐ Not Jointly

Completed ☒ Jointly ☐ Not Jointly

ASSETS		Cash or Market Value	LIABILITIES		Monthly Payt. & Mos. Left to Pay	Unpaid Balance
Description		\$	Name and address of Company	\$ Payt./Mos.	\$	
Cash deposit toward purchase held by:		\$	WESTBANK			
List checking and savings accounts below						
Name and address of Bank, S&L, or Credit Union MID AMERICA BANK			Acct. no.	224		5,447
			Name and address of Company	\$ Payt./Mos.	\$	
Acct. no. 601953196			WESTBANK			
Name and address of Bank, S&L, or Credit Union						
			Acct. no.	214		2,743
			Name and address of Company	\$ Payt./Mos.	\$	
Acct. no.			HOUSEHOLD FINANCE			
Name and address of Bank, S&L, or Credit Union						
			Acct. no.	35 / (R)		700
			Name and address of Company	\$ Payt./Mos.	\$	
Acct. no.			CAPITAL ONE			
Name and address of Bank, S&L, or Credit Union						
			Acct. no.	30 / (R)		151
			Name and address of Company	\$ Payt./Mos.	\$	
Acct. no.						
Stocks & Bonds (Company name/number & description)						
			Acct. no.			
Life Insurance net cash value			Name and address of Company	\$ Payt./Mos.	\$	
Face amount: \$						
Subtotal Liquid Assets						
Real estate owned (enter market value from schedule of real estate owned)			Acct. no.			
Vested interest in retirement fund			Name and address of Company	\$ Payt./Mos.	\$	
Net worth of business(es) owned (attach financial statement)						
Automobiles owned (make and year)			Acct. no.			
			Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
Other Assets (itemize)			Job Related Expense (child care, union dues, etc.)	\$		
			Total Monthly Payments	\$ 503		
Total Assets a. \$ 100,000			Net Worth (a-b) \$ 90,959	Total Liabilities b. \$ 9,041		

EXHIBIT

tabbles

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A. SETTLEMENT STATEMENT <div style="text-align: center; font-size: 1.2em; font-weight: bold;">EXETER TITLE C O M P A N Y</div> U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT		B. TYPE OF LOAN 1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> FMHA 3. <input type="checkbox"/> CONV. UNINS. 4. <input type="checkbox"/> VA 5. <input checked="" type="checkbox"/> CONV. INS. 6. <input type="checkbox"/> OTHER 6. File Number: 01080030 7. Loan Number: 1712947 8. Mortgage Ins. Case No.	
C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. NOTE: Items marked "(P.O.C.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.			
D. NAME AND ADDRESS OF BORROWER: Zbigniew Rymarz <div style="text-align: right;">2901 N. 72nd Ct. Chicago, IL 60707</div>			
E. NAME, ADDRESS AND TIN OF SELLER: Piotr Uloszonek <div style="text-align: right;">419 North Drake Chicago, IL 60606</div>			
F. NAME AND ADDRESS OF LENDER: Freedom Mortgage Corporation <div style="text-align: right;">1000 Atrium Way, Ste. 300 Mt. Laurel, NJ 08054</div>			
G. PROPERTY LOCATION: 419 North Drake Chicago, IL 60606			
H. SETTLEMENT AGENT: Exeter Title Company (36-4070586) (312)641-1244 <div style="text-align: right;">221 North LaSalle Street, Chicago, IL 60601 221 North LaSalle Street, Chicago, IL 60601</div>			
I. SETTLEMENT DATE 12/27/01			
J. SUMMARY OF BORROWER'S TRANSACTION 100. GROSS AMOUNT DUE FROM BORROWER: 101. Contract sales price 297,000.00 102. Personal Property 103. Settlement charges to borrower (line 1400) 7,440.95 104. 105. Adjustments for items paid by seller in advance 106. City/town taxes to 107. County taxes to 108. Assessments to 109. 110. 111. 112. 113. 114. 115. 116. 120. GROSS AMOUNT DUE FROM BORROWER 304,440.95 200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER: 201. Deposit or earnest money 29,700.00 202. Principal amount of new loan Freedom Mortgage 237,600.00 203. Existing loan taken subject to 204. 205. 206. 207. 208. 209. Adjustments for items unpaid by seller 210. City/town taxes to 211. County taxes 01/01/01 to 12/27/01 1,772.45 212. Assessments to 213. Seller Concession 7,308.00 214. 215. 216. 217. 218. 219. 220. TOTAL PAID BY/FOR BORROWER 276,380.45 300. CASH AT SETTLEMENT FROM TO BORROWER: 301. Gross amount due from borrower (line 120) 304,440.95 302. Less amounts paid by/for borrower (line 220) 276,380.45 303. CASH (X FROM) (TO) BORROWER 28,060.50		K. SUMMARY OF SELLER'S TRANSACTION 400. GROSS AMOUNT DUE TO SELLER: 401. Contract sales price 297,000.00 402. Personal Property 403. 404. 405. Adjustments for items paid by seller in advance 406. City/town taxes to 407. County taxes to 408. Assessments to 409. 410. 411. 412. 413. 414. 415. 416. 420. GROSS AMOUNT DUE TO SELLER 297,000.00 500. REDUCTIONS IN AMOUNT DUE TO SELLER: 501. Excess deposit (see instructions) 29,700.00 502. Settlement charges to seller (line 1400) 5,244.25 503. Existing loan taken subject to 504. Payoff first mortgage 505. Payoff second mortgage 506. Payoff as Directed AMC Construct 87,989.30 507. 508. 509. Adjustments for items unpaid by seller 510. City/town taxes to 511. County taxes 01/01/01 to 12/27/01 1,772.45 512. Assessments to 513. Seller Concession 7,308.00 514. 515. 516. 517. 518. 519. 520. TOTAL REDUCTION AMOUNT DUE SELLER 132,014.00 600. CASH AT SETTLEMENT TO/FROM SELLER: 601. Gross amount due to seller (line 420) 297,000.00 602. Less reductions in amount due seller (line 520) 132,014.00 603. CASH (FROM) (X TO) SELLER 164,986.00	

Tax Year 2001

Substitute Form 1099S Seller Statement

You are required by law to provide Exeter Title Company with your correct taxpayer identification number. If you do not provide Exeter Title Company with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. [Seller's name(s), address and tax identification number(s) is shown in item E above and should be checked for accuracy.] Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

SETTLEMENT CHARGES

700. TOTAL SALES/BROKER'S COMMISSION				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
BASED ON PRICE \$ 297,000.00 @ %--					
Division of Commission (line 700) as follows:					
701.	to				
702.	to				
703.	Commission paid at Settlement				
704.					
800. ITEMS PAYABLE IN CONNECTION WITH LOAN (P.O.C.)					
801.	Loan Origination Fee	%	Burnham Mortgage	3,564.00	
802.	Loan Discount	%			
803.	Appraisal Fee to				
804.	Credit Report to				
805.	Lender's Inspection Fee to				
806.	Mortgage Insurance Application Fee to				
807.	Assumption Fee to				
808.	Flood Cert. Fee		First American	14.00	
809.	Tax Service Fee		Freedom Mortgage Corporation	101.00	
810.	Courier Fee		FedEx	55.00	
811.	Processing Fee		Burnham Mortgage	350.00	
812.	Underwriting Fee		Freedom Mortgage Corporation	250.00	
813.					
814.	Sub Total (line 818)			3.50	
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901.	Interest from	12/27/01 to 01/01/02 @ 62.70 /day (5 -days)		313.50	
902.	Mortgage Insurance Premium for				
903.	Hazard Insurance Premium for	1 year to AAA Insurance		1,190.00	
904.					
905.					
1000. RESERVES DEPOSITED WITH LENDER					
1001.	Hazard Insurance	2 months @ \$ 99.17 per month		198.34	
1002.	Mortgage Insurance	months @ \$ per month			
1003.	City property taxes	months @ \$ per month			
1004.	County property taxes	5 months @ \$ 135.76 per month		678.80	
1005.	Annual assessments	months @ \$ per month			
1006.					
1007.					
1008.	Aggregate Adjustment			(20.19)	
1100. TITLE CHARGES					
1101.	Settlement or closing fee to	Exeter Title Company		225.00	
1102.	Abstract or title search to				
1103.	Title examination to	Exeter Title Company			250.00
1104.	Title insurance binder to				
1105.	Document preparation to	Freedom Mortgage Corporation		74.00	
1106.	Notary fee to				
1107.	Attorney's fee to	Jeffrey Hlava			300.00
	(includes above items numbers:)			
1108.	Title insurance to	Exeter Title Company		225.00	708.75
	(includes above items numbers:)			
1109.	Lender's coverage	\$ 237,600.00 \$ 225.00			
1110.	Owner's coverage	\$ 297,000.00 \$ 708.75			
1111.	Date Down	Exeter Title Company		35.00	
1112.	EPA/Location Endorsements	Exeter Title Company		95.00	
1113.	Courier Fee	Exeter Title Company		20.00	
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201.	Recording: Deed \$ 29.50 Mortgage \$ 39.50 Release \$			69.00	
1202.	City/county tax/stamps: Deed \$ Mortgage \$ 2,227.50				2,227.50
1203.	State tax/stamps: Deed \$ 297.00 Mortgage \$ 148.50				445.50
1204.					
1205.					
1300. ADDITIONAL SETTLEMENT CHARGES					
1301.	2nd installment 2000 taxes	Cook County Collector			1,052.50
1302.	Water Cert. Service Fee	Exeter Title Company			260.00
1303.					
1304.					
1305.					
1306.					
1307.					
1308.					
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)				7,440.95	5,244.25

I have carefully reviewed the HUD-1 Settlement Statement and, to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.

Zbigniew Rymarz

Ruth Oloszonek

ASPOA

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

Exeter Title Company

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Sections 1001 and Section 1010.

ITEMS PAYABLE IN CONNECTION WITH LOAN			
815. Yield Spread Premium	Burnham Mortgage	(2,079.00L)	
816. MERS Registration Fee	Freedom Mortgage Corporation	3.50	
817.			
818. TOTAL (entered on line 814 Section L)		3.50	